

In re:  
Joseph Zwicharowski  
Debtor

Case No. 17-11811-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Sep 26, 2022

User: admin  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2022:

Recip ID	Recipient Name and Address
db	+ Joseph Zwicharowski, 3982 Carteret Drive, Philadelphia, PA 19114-2006
14645438	+ Brighthouse Life Insurance Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14642969	+ Brighthouse Life Insurance Company, C/O REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
14704898	#+ MCLP Asset Company, Inc., Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
14604114	+ Mr. Cooper, c/o Andrew Spivack, Brock and Scott, PLLC Attorneys at Law, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
14604881	+ Nationstar Mortgage LLC, dba Mr. Cooper, c/o Andrew Spivack, Esq., 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
13913519	Philadelphia Water Revenue Dept., PO Box 41496, Philadelphia, PA 19101-1496
13883115	+ Police And Fire Federal Credit Union, 901 Arch St, Philadelphia, PA 19107-2495
13906510	State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14709635	+ U.S. BANK N.A., AS TRUSTEE et al, Sarah K. McCaffery, Esquire, HLADIK, ONORATO & FEDERMAN, LLP, 298 Wissahickon Avenue, North Wales, PA 19454-4156
14709983	+ US Bank, NA, behalf holders of JP Morgan Mortgage, c/o Sarah K. McCaffery, Esq., 298 Wissahickon Ave, North Wales, PA 19454-4156
14506833	Wells Fargo Bank, N.A., c/o Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
14506942	Wells Fargo Bank, NA, c/o Karina Velter, Esq., P.O. Box 165028, Columbus, OH 43216-5028
14563664	+ Wells Fargo, NA, c/o Andrew Spivack, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Suite 130 Mount Laurel, NJ 08054-1218

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 26 2022 23:25:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 26 2022 23:25:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	Email/Text: megan.harper@phila.gov	Sep 26 2022 23:25:00	City of Philadelphia, Law Revenue Department, c/o Pamela Elchert Thurmond, 1401 JFK Boulevard, 5th Floor, Municipal Services Bldg, Philadelphia, PA 19102
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 26 2022 23:25:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
cr	+ Email/PDF: gecsedl@recoverycorp.com	Sep 26 2022 23:31:17	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14582658	Email/PDF: bncnotices@becket-lee.com	Sep 26 2022 23:31:27	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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14642748	^ MEBN	Sep 26 2022 23:21:53	Brighthouse Life Insurance Company, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
13883109	^ MEBN	Sep 26 2022 23:21:51	CBE Group, Attn: Bankruptcy, P.O. Box 900, Waterloo, IA 50704-0900
13883110	Email/Text: megan.harper@phila.gov	Sep 26 2022 23:25:00	City of Philadelphia, Tax Unit, Law Department, 1401 John. F Kennedy BLVD., 5th Floor, Philadelphia, PA 19102
13951189	+ Email/PDF: ebn_ais@aisinfo.com	Sep 26 2022 23:31:27	Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
13883119	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Sep 26 2022 23:25:00	State Farm Financial, 1 State Farm Plaza, Bloomington, IL 61710
13883111	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 26 2022 23:25:00	Midland Funding, Attn: Bankruptcy, P.O. Box 939069, San Diego, CA 92193-9069
14604115	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 26 2022 23:25:00	Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, Texas 75019-4620
13908191	Email/Text: nsm_bk_notices@mrcooper.com	Sep 26 2022 23:25:00	Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741
13883112	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 26 2022 23:25:00	Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
13883113	^ MEBN	Sep 26 2022 23:21:53	Nationwide Insurance, One Nationwide Plaza, Columbus, OH 43215-2239
13951396	Email/Text: BKEBN-Notifications@ocwen.com	Sep 26 2022 23:25:00	Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605
13883114	+ Email/Text: BKEBN-Notifications@ocwen.com	Sep 26 2022 23:25:00	Ocwen Loan Servicing, Llc, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Bch, FL 33409-6493
13915382	+ Email/Text: bankruptcygroup@peco-energy.com	Sep 26 2022 23:25:00	PECO Energy Company, 2301 Market Street, S4-1, Philadelphia, PA 19103-1380
13883116	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 26 2022 23:31:16	Portfolio Recovery, P.O. Box 41067, Norfolk, VA 23541
13953528	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 26 2022 23:31:16	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13883795	+ Email/PDF: rmscedi@recoverycorp.com	Sep 26 2022 23:31:17	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13883117	+ Email/Text: bkdepartment@rtresolutions.com	Sep 26 2022 23:25:00	Real Time Resolutions, Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655
13883118	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 26 2022 23:25:00	Select Portfolio Servicing, Inc, P.O. Box 65250, Salt Lake City, UT 84165-0250
13883120	Email/Text: bankruptcy@td.com	Sep 26 2022 23:25:00	TD Bank North, Attn: Bankruptcy, P.O. Box 1190, Lewston, ME 04243
13883122	Email/Text: bankruptcy@td.com	Sep 26 2022 23:25:00	TD Banknorth, 32 Chestnut St, Lewiston, ME 04240
13883123	+ Email/Text: mpieslak@waterfallrevenuegroup.com	Sep 26 2022 23:25:00	Traf Group Inc/A-1 Collections, 2297 St Hwy 33, Ste 906, Hamilton Square, NJ 08690-1717
13954150	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 26 2022 23:25:00	U.S. Bank N.A., et al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
13928989	+ Email/PDF: ebn_ais@aisinfo.com	Sep 26 2022 23:31:27	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

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13978300	+ Email/Text: megan.harper@phila.gov	Sep 26 2022 23:25:00	Water Revenue Bureau, c/o Pamela Elchert Thurmond, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1663
13922224	+ Email/Text: megan.harper@phila.gov	Sep 26 2022 23:25:00	Water Revenue Bureau, 1401 JFK Boulevard, Philadelphia, PA 19102-1663
13925069	+ Email/PDF: Bankruptcynoticehomelending@wellsfargo.com	Sep 26 2022 23:31:17	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
13883124	Email/PDF: Bankruptcynoticehomelending@wellsfargo.com	Sep 26 2022 23:31:23	Wells Fargo Home Mortgage, Written Correspondence Resolutions, Mac#2302-04e- P.O. Box 10335, Des Moines, IA 50306

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14712257		Nationstar Mortgage LLC
cr	*	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	*+	Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
cr	*+	SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
13883121	*P++	TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299, address filed with court:, TD Bank North, Attn: Bankruptcy, P.O. Box 1190, Lewston, ME 04243

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2022 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor Wells Fargo Bank N.A. amps@manleydeas.com
ANDREW L. SPIVACK	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper andrew.spivack@brockandscott.com wbef@brockandscott.com
ANDREW L. SPIVACK	on behalf of Creditor Wells Fargo Bank N.A. andrew.spivack@brockandscott.com, wbef@brockandscott.com
BRAD J. SADEK	on behalf of Debtor Joseph Zwicharowski brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Brighthouse Life Insurance Company bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com

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CHARLES GRIFFIN WOHLRAB

on behalf of Creditor MCLP Asset Company Inc. cwohrlab@raslg.com

CHRISTOPHER A. DENARDO

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com

CHRISTOPHER A. DENARDO

on behalf of Creditor Nationstar Mortgage LLC logsecf@logs.com

DANIELLE BOYLE-EBERSOLE

on behalf of Creditor U.S. Bank N.A. as trustee, et al. c/o Select Portfolio Servicing, Inc. dboyle-ebersole@orlans.com, PABKAttorneyecf@orlans.com

JEROME B. BLANK

on behalf of Creditor Ocwen Loan Servicing LLC jblank@avallonelaw.com

JEROME B. BLANK

on behalf of Creditor Wells Fargo Bank N.A. jblank@avallonelaw.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KEVIN S. FRANKEL

on behalf of Creditor Nationstar Mortgage LLC pa-bk@logs.com

KRISTEN D. LITTLE

on behalf of Creditor Nationstar Mortgage LLC kdlittleecf@gmail.com

MARTIN A. MOONEY

on behalf of Creditor TD Bank N.A. as successor in interest to Commerce Bank, N.A. Martin.Mooney@ag.ny.gov, kcollins@schillerknapp.com

MICHAEL JOHN CLARK

on behalf of Creditor Nationstar Mortgage LLC mclark@squirelaw.com

PAMELA ELCHERT THURMOND

on behalf of Creditor City of Philadelphia pamela.thurmond@phila.gov edelyne.jean-baptiste@phila.gov

SARAH K. MCCAFFERY

on behalf of Creditor U.S. BANK N.A. AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE J.P. MORGAN MORTGAGE TRUST 2007-S3 MORTGAGE PASS-THROUGH CERTIFICATES c/o Select Portfolio Servicing, Inc. ckohn@hoflawgroup.com

THOMAS SONG

on behalf of Creditor Ocwen Loan Servicing LLC tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 20

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

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IN RE:	:	
Joseph Zwicharowski	:	Chapter 13
	:	Case No.: 17-11811-MDC
Debtor(s)	:	

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**O R D E R**

AND NOW, this 26th day of September 2022, upon consideration of  
the Motion to Modify Plan after Confirmation it is hereby:

ORDERED and DECREED that the Chapter 13 Plan may be modified in accordance  
with the Debtor' Motion.



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MAGDELINE D. COLEMAN  
CHIEF U.S. BANKRUPTCY JUDGE